

EXHIBIT K



Ocwen Loan Servicing, LLC
1661 Worthington Rd.
West Palm Beach, FL 33409

www.Ocwen.com

December 6, 2012

Robert Gacuta
3920 Dundee Rd
Northbrook, IL 60062

Loan # 7130563187

Dear Robert Gacuta:

We recently offered you a Trial Period Plan for a modification program. A requirement of the trial modification was to complete all trial period payments in the amounts and by the dates noted in your Trial Period Plan. Because you have missed one or more trial period payments, your mortgage is no longer eligible for this modification program.

You may have other options

We want to work with you to help you avoid foreclosure. Depending on your situation, we may have other modification options for you. If you have already been evaluated for these programs, you may have to show a change in your circumstances in order to qualify. If a modification is not an option, these other alternatives to foreclosure may also be available to you:

- **Short Sale** - the property is listed for sale at fair market value, even if that value is lower than what you owe on the mortgage. If a buyer is identified and the property is sold, the proceeds from the sale are applied towards the mortgage debt, even if the proceeds are less than the amount owed on the mortgage. In some cases, you may be responsible for any balance remaining after the sale.
- **Deed in Lieu of Foreclosure** - you agree to transfer the title or ownership of your property to the owner or servicer of your loan in order to avoid foreclosure sale and satisfy all or a portion of the mortgage debt. The amount of debt satisfied by this transfer of ownership is based on the approved value of your home. In some cases, you may be responsible for a remaining balance of the mortgage debt over and above the approved value.

These options have different requirements and guidelines, and not all loans qualify. Also, these options may offer financial assistance for your relocation.

Important information about foreclosure proceedings

Please call us as soon as possible to determine if you qualify for one of the options listed above. We are now returning your loan to normal collection activity, which could include referral to foreclosure and a foreclosure sale. **Do not ignore any legal notices about your home.** We may